

In re:
Cynthia N. Ramos
Debtor

Case No. 19-12310-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 10, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2021:

Recip ID	Recipient Name and Address
db	+ Cynthia N. Ramos, 4620 Naples Street, Philadelphia, PA 19124-3121

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 11 2021 00:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 11 2021 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 11 2021 00:11:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2021 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Aug 10, 2021

Form ID: pdf900

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on behalf of Debtor Cynthia N. Ramos dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) bkgroup@kmlawgroup.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

KEVIN G. MCDONALD

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) bkgroup@kmlawgroup.com

LEON P. HALLER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Cynthia N. Ramos

Debtor(s)

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION, (Trustee for
the Pennsylvania Housing Finance Agency, pursuant to a
Trust Indenture dated as of April 1, 1982)

Movant

NO. 19-12310 ELF

vs.

Cynthia N. Ramos

Debtor(s)

11 U.S.C. Sections 362

William C. Miller Esq.

Trustee

ORDER

AND NOW, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: the Motion for Relief from the Automatic Stay is **GRANTED** and that the automatic stay under 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 (as applicable) of the Bankruptcy Code, are **MODIFIED** with respect to the subject premises located at 4620 Naples Street, Philadelphia, PA 19124 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

Date: 8/10/21



ERIC L. FRANK
UNITED STATES BANKRUPTCY JUDGE